

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: KARINA LEE MATOS  
AKA: KARINA L. ARCE, KARINA L.  
MATOS, KARINA MATOS, KARINA  
ARCE, KARINA LEE ARCE  
DBA: CHOCOLATE CREATIONS

CHAPTER 13

Debtor(s)

CHARLES J. DEHART, III  
CHAPTER 13 TRUSTEE

Movant

CASE NO: 5-19-00344-RNO

KARINA LEE MATOS  
AKA: KARINA L. ARCE, KARINA L.  
MATOS, KARINA MATOS, KARINA  
ARCE, KARINA LEE ARCE  
DBA: CHOCOLATE CREATIONS

Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on August 25, 2020, comes Charles J DeHart, III, Standing Chapter 13 Trustee and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- make the regular monthly payments to the trustee during the remaining term of the plan.

As of August 25, 2020, the Debtor(s) is/are \$1500.00 in arrears with a plan payment having last been made on May 11, 2020

In accordance with said stipulation, the case may be dismissed upon certification of the trustee without further notice or hearing.

Respectfully Submitted,  
/s/ Liz Joyce  
for Charles J. DeHart, III, Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
Phone: (717) 566-6097

Dated: August 25, 2020

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CHARLES J. DEHART, III  
CHAPTER 13 TRUSTEE

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on August 25, 2020, I served a copy of this Certification of Default on the following parties by 1st Class Mail, unless served electronically.

VINCENT RUBINO, ESQUIRE  
712 MONROE STREET  
P.O. BOX 511  
STROUDSBURG, PA 18360-0511

SERVED ELECTRONICALLY

KARINA LEE MATOS  
PO BOX 402  
EFFORT, PA 18330-0402

SERVED BY 1<sup>ST</sup> CLASS MAIL

United States Trustee  
228 Walnut Street  
Suite 1190  
Harrisburg, PA 17101

SERVED ELECTRONICALLY

I certify under penalty of perjury that the foregoing is true and correct.

Dated: August 25, 2020

Respectfully submitted,  
Liz Joyce  
for Charles J. DeHart, III, Trustee  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
eMail: [dehartstaff@pamd13trustee.com](mailto:dehartstaff@pamd13trustee.com)